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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

## Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. <b>Yo</b> ı	ur full name		
	te the name that is on your	Sara	
	rernment-issued picture	First name	First name
	identification (for example, your driver's license or	Christine	
	sport).	Middle name	Middle name
		Olson	
ider	ng your picture  ntification to your meeting  n the trustee.	Last name	Last name
	. 4.0 4 40.00	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. <b>All</b>	other names you		
hav yea	ve used in the last 8 ars	First name	First name
	ude your married or iden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
you	ly the last 4 digits of ur Social Security	xxx - xx2859	XXX - XX
number or federa Individual Taxpay		OR	OR
		9xx - xx	9xx - xx

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Document Sara Christine Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):  I have not used any business names or EINs.  Business name  Business name  EIN  EIN	
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names	Business name  Business name  EIN  EIN		
5.	Where you live	Seneca IL 61360 City State ZIP Code  LASALLE County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  P.O. Box	If Debtor 2 lives at a different address:    Number   Street	
6.	Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408	

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Debtor 1 Sara Christine Document Olson Page 3 of 54

Case Number (if known) \_\_\_\_\_

Pa	Tell the Court About You	ır Bankruptcy Case					
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	are choosing to file under	■ Chapter 7					
	under	☐ Chapter 11					
		☐ Chapter 12					
		☐ Chapter 13					
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).  I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the					
9.	Have you filed for bankruptcy within the last 8 years?	Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.  No  Yes. District None When Case Number MM / DD / YYYY					
		District None When Case Number					
		MM / DD / YYYY					
		District When Case Number MM / DD / YYYY					
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	☐ Yes. Debtor Relationship to you District When Case Number, if known  MM / DD / YYYY					
		Debtor Relationship to you District When Case Number, if known  MM / DD / YYYY					
11.	Do you rent your residence?	■ No. Go to line 12 □ Yes. Has your landlord obtained an eviction judgment against you?					
		☐ No. Go to line 12. ☐ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.					

Debto	Case 18-1550	7 Doc 1 Christine	Filed 05/30/18 Document	Entered 05/30/18 11:13:01 Page 4 of 54 Case Number (if known)	Desc Main
20210	First Name	Middle Name	Last Name		
Par	t 3: Report About Any Busine	esses You Own as	a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business?	_	o to Part 4. ame and location of business		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as	N:	ame of business, if any		
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it	Ni	umber Street		
	to this petition.	_			
		Ci	ity	State	Zip Code
		С	heck the appropriate box to c		
			☐ Health Care Business (as	s defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estate	(as defined in 11 U.S.C. § 101(51B))	
			Stockbroker (as defined i	n 11 U.S.C. § 101(53A))	
				efined in 11 U.S.C. § 101(6))	
			☐ None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business	appropriate of balance sheet	deadlines. If you indicate that et, statement of operations, ca	rt must know whether you are a small business de you are a small business debtor, you must attach ash-flow statement, and federal income tax return ure in 11 U.S.C. § 1116(1)(B).	your most recent
	debtor? For a definition of small	No. I am	n not filing under Chapter 11.		
	business debtor, see 11 U.S.C. § 101(51D).		n filing under Chapter 11, but Bankruptcy Code.	I am NOT a small business debtor according to th	e definition in
			n filing under Chapter 11 and nkruptcy Code.	I am a small business debtor according to the def	inition in the
Par	Report if You Own or Ha	ve Any Hazardous	Property or Any Property Tha	t Needs Immediate Attention	
14.	Do you own or have any property that poses or is alleged to pose a threat	■ No.	at is the hazard?		
	of imminent and indentifiable hazard to public health or safety?				
	Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	lf ir	nmediate attention is needed	, why is it needed?	
		Wh	nere is the property?		

Number

City

Street

ZIP Code

State

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Debtor 1

Sara Christine Document

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Part 5:

Explain Your Efforts to I

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	☐I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.	If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Sara Christine Document Olson Page 6 of 54

Case Number (if known) \_\_\_\_\_\_

		16a Are your debte primarily	consumer debts? Consumer debts are de	fined in 11 II S C & 101(8)			
	of debts do	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b.					
you have?	,						
		Yes. Go to line 17.  16b. <b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
		No. Go to line 16c.	Ç .				
		Yes. Go to line 17.					
		16c. State the type of debts you o	we that are not consumer debts or business o	debts.			
Are you fil	-	No. I am not filing under Ch	apter 7. Go to line 18.				
Chapter 7	?	_	er 7. Do you estimate that after any exempt p	property is excluded and			
-	timate that after ot property is	administrative expense	s are paid that funds will be available to distril				
excluded a	and ative expenses	No.					
	nat funds will be	Yes.					
	or distribution red creditors?						
. How many	creditors do	1-49	1,000-5,000	25,001-50,000			
-	ate that you	50-99	5,001-10,000	50,001-100,000			
owe?		☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000			
. How much	ı do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	our assets to	<b>\$50,001-\$100,000</b>	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion			
be worth?		<b>\$100,001-\$500,000</b>	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
		\$500,001-\$1 million	\$100,000,001-\$500 million	☐More than \$50 billion			
How much	-	<b>\$0-\$50,000</b>	☐ \$1,000,001-\$10 million	\$500,000,001-\$1 billion			
-	our liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
to be?		☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion			
art 7: Sign	. Balana	<b>4</b> \$500,001-\$1 million	☐ \$ 100,000,00 1-\$500 million	☐ More triail \$50 pillion			
Sign	n Below						
or you		correct.	I declare under penalty of perjury that the info	irmation provided is true and			
			ter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap				
			did not pay or agree to pay someone who is r d read the notice required by 11 U.S.C. § 342	,			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.							
			nent, concealing property, or obtaining money n fines up to \$250,000, or imprisonment for u l 3571.				
		/s/ Sara Christine Olso		ture of Debtor 2			
		05/00/0045					
		Executed on05/30/2018		uted on			

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Debtor 1	Sara	Christine	Document	Page 7 0f 54
	First Name	Middle Name	Last Name	
For you	ir attorney if you are		. ,	petition, declare that I have informed the debtor(s) about eligibility to

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect

🗶 /s/ Jonathan Daniel Parker	Date	Date: 05/30/20	)18
Signature of Attorney for Debtor		MM / DD / YYYY	
Jonathan Daniel Parker			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400 Number Street			
Number Street	IL	60603	
Sumber Street Chicago	IL State	60603 ZIP Code	
Number Street		ZIP Code	cilaw.com
Number Street  Chicago City	State	ZIP Code	<u>cilaw.c</u> om

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ormation to ider	ntify your case:	
Sara	Christine	Olson
First Name	Middle Name	Last Name
·		
First Name	Middle Name	Last Name
		-
	Sara First Name	First Name Middle Name

# Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		<b>Your assets</b> Value of what you own
	e <i>A/B: Property</i> (Official Form 106A/B) y line 55, Total real estate, from <i>Schedule A/B</i>	\$ 0
1ь. Сору	/ line 62, Total personal property, from Schedule A/B	\$ 44,957
1с. Сору	v line 63, Total of all property on <i>Schedule A/B</i>	\$ 44,957
	•	
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$17,089
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$50,103
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of <i>Schedule I</i>	\$4,227.74
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$4,156.00

Debtor 1 Sara Christine Document Olson Pirst Name Middle Name Last Name Page 9 of 54 Case Number (if known)

Part 4:	Answer These Questions for Administrative and Statistical Records					
	Are you filing for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes					
Your famil	7. What kind of debt do you have?  Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.					
	e Statement of Your Current Monthly Income: Copy your total current monthly income from Offi 2A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	cial	\$ 4,978.25			
9. Copy the	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim				
From P	eart 4 of Schedule E/F, copy the following:					
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00				
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
9c. Clair	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Stud	ent loans. (Copy line 6f.)	\$_0.00				
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$ 0.00				
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. <b>Tota</b>	I. Add lines 9a through 9f.	\$_0.00				

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Fill in this in	formation to ider	ntify your case and this fili	ng:	0 of 54				
Debtor 1	Sara	Christine	Olson					
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distric	ct of <u>ILLINOIS</u>					
Case Number			(State)			□с	heck if this	is an
(If known)						a	mended fili	ng
<u>Official F</u>	<u>orm 106A</u>	<u>/B</u>						
Schedul	e A/B: Pro	operty						12/15
ategory where esponsible for ages, write yo	you think it fits I supplying correc ur name and cas Describe Each Res	best. Be as complete and a ct information. If more spa e number (if known). Answ sidence, Building, Land, or O	ccurate as possible. If two m		both are equally	,		
No. Yes.	Describe	-						
	-	-	our entries fro Part 1, includir	ng any entries for pages	>			\$0.00
Part 2:	Describe Your Veh	iicles						Ψοισσ
			way ya bialaa yabathay thay ayar	novinte and an mat2 include any year	hiolog			
=			= -	e registered or not? Include any vertically secutory Contracts and Unexpired in				
03. Cars, vans No. Yes.	s, trucks, tractors  Describe	s, sport utility vehicles, mo	torcycles					
	/lake:	Ford	Who has an interest in the	property? Check one.	Do not deduct se			
N	Model:	Explorer	Debtor 1 only		the amount of an Creditors Who H	-		
Y	ear:	2013	Debtor 2 only  Debtor 1 and Debtor 2 only	lv	Current value o		Current val	
A	Approximate Milea	ge: <u>89,000</u>	At least one of the debtors		entire property	?	portion you	
C	Other information:			***	\$15	5,381.00	\$	15,381.00
	2013 Ford Explore	er with over 89,000	instructions)	unity property (see				
Examples: No. Yes.	Boats, trailers, moto	ors, personal watercraft, fishing	creational vehicles, other veh vessels, snowmobiles, motorcycle	accessories				
			our entries fro Part 2, includir					\$ 15,381.00
Part 3:	Describe Your Per	sonal and Household Items						
	r have any legal o	or equitable interest in any	of the following items?			por Do i	rrent value or tion you ow not deduct sec exemptions	n?
	d goods and furn Major appliances, fo	ishings urniture, linens, china, kitchenw	are					
Yes.	Describe	Furniture, linens, small appliar oven, washer/dryer	ices, table & chairs, bedroom set, r	efrigerator, dishwasher, freezer, range	\$1,5	500		
							\$	1,500.00

Official Form 106A/B Record # 758162 Schedule A/B: Property Page 1 of 6

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Desc Main

First Name

Middle Name

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07.	Electronics	5					
			dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music				
	_	electronic devices	including cell phones, cameras, media players, games				
	No.						
	Yes.	Describe	ATV- 0 DVD/bb and allowers A married and are related to 2 and about	£4 500			
			4 TVs, 2 DVD/blu-ray players, 1 gaming system, printer, 2 cell phones	\$1,500		¢	1,500.00
ng	Collectible	e of value				Ψ	1,300.00
00.			ines; paintings, prints, or other artwork; books, pictures, or other art objects;				
			collections; other collections, memorabilia, collectibles				
	No.						
	Yes.	Describe					
	_					\$	0.00
09.	Equipment	for sports and	hobbies				
	Examples:	Sports, photograph	nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes				
	_	; carpentry tools; n	nusical instruments				
	No.						
	Yes.	Describe					
l						\$	0.00
10.	Firearms	Di-4-1:6114					
		Pistois, rilles, snot	guns, ammunition, and related equipment				
	No.						
	Yes.	Describe				_	
	01-41					\$	0.00
11.	Clothes	Everyday clothes	furs, leather coats, designer wear, shoes, accessories				
	No.	Everyday ciotries,	idis, leatilet coals, designet weat, silves, accessories				
	<b>=</b>	D					
	Yes.	Describe	Everyday clothes, shoes, accessories	\$300			
			Everyday ciotics, shows, accessories	ψοσο		\$	300.00
12.	Jewelry					·	
	_	Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,				
	gold, silver						
	No.						
	Yes.	Describe					
			Everyday jewelry	\$100			
l						\$	100.00
13.	Non-farm a						
		Dogs, cats, birds, l	norses				
	No.						
	Yes.	Describe	Dog	¢o.			
			Dog	\$0		\$	0.00
14.	Any other	personal and he	busehold items you did not already list, including any health aids you did not list			Ψ	
	No.		with the second				
	Yes.	Describe					
	L res.	Describe				\$	0.00
15	Add the de	llar value of all	of your entries from Part 3, including any entries for pages you have attached		_	Ψ	
			per here>				\$3,400.00
_	IOI Fait 3.	write that numb	er nere				
	art 4:	escribe Your Fin	nancial Assets				
	all t -v.						
Do	you own or	have any legal	or equitable interest in any of the following?		Curre	nt value o	of the
					-	n you ow	
							cured claims
					or exer	mptions	
16.	Cash	Monovivous	very wellet in your home in a cofe deposit here and an hand when you file was a state of				
		woney you nave in	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition				
	No.	_					
	Yes.	Describe				_	
						\$	0.00

Debtor 1

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Desc Main

First Name

Middle Name

17.	Deposits o	f money			
	Examples:	Checking, savings	, or other financial accounts; cer	rtificates of deposit; shares in credit unions, brokerage houses,	
		imilar institutions.	If you have multiple accounts wit	ith the same institution, list each.	
	No.				
	Yes.	Describe	Account Type:	Institution name:	
			Savings Account	First Midwest	\$ <u>151.0</u> 0
			Checking Account	First Midwest	\$1,100.00
					<b>\$</b> 1,251.00
18.	Bonds, mu	tual funds, or p	ublicly traded stocks		*
		-	ment accounts with brokerage fi	firms, money market accounts	
	No.				
	Yes.	Describe	Institution or issuer name:		
		Becombo			\$ 0.00
19.	Non-public	lv traded stock	and interests in incorporat	ated and unincorporated businesses, including an interest in	*
	No.	,		gg	
	<b>=</b>	Dagarilaa	Name of Entity and Percen	at of Ownership:	
	Yes.	Describe	Name of Entity and Percent	it of Ownership.	\$ 0.00
20	Ca.,		a banda and ather negatiol	his and you pagetickie inchurmants	\$0.00
20.		=	=	ible and non-negotiable instruments necks, promissory notes, and money orders.	
	•		•	someone by signing or delivering them.	
	No.	abio inoli amorno a	io alooo you ourmot aurioioi to c		
	=	Dagarilaa	locuer name:		
	Yes.	Describe	Issuer name:		\$ 0.00
24	Detivement				\$0.00
21.		or pension acc		nrift savings accounts, or other pension or profit-sharing plans	
	No.	interests in itch, L	(100A, Neogii, 401(k), 400(b), iiii	The savings accounts, or other pension or profit-straining plans	
	<b>=</b>		T		
	Yes.	Describe	Type of account and Institu		40 447 00
			401(k) or similar plan	American Funds 403b	\$ <u>19,117.00</u>
					\$ <u>19,117.0</u> 0
22.	-	posits and pre			
			·	u may continue service or use from a company	
		Agreements with la	andlords, prepaid rent, public util	ilities (electric, gas, water), telecommunications	
	No.				
	Yes.	Describe	Institution name or individua	ıal:	
					\$0 <u>.0</u> 0
23.	Annuities (	A contract for a	a periodic payment of mone	ey to you, either for life or for a number of years)	
	No.				
	Yes.	Describe	Issuer name and descriptio	on:	
					\$ <u>0.0</u> 0
24.	Interests in	an education I	RA, in an account in a qual	lified ABLE program, or under a qualified state tuition program.	
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).		
	No.				
	Yes.	Describe	Institution name and descri	iption. Separately file the records of any interests.11 U.S.C. § 521(c):	
	<u> </u>		Bright directions	\$5,808	
					\$ <u>5,808.1</u> 3
25.	Trusts, equ	itable or future	interests in property (othe	er than anything listed in line 1), and rights or powers	
	No.				
	Yes.	Describe			
	_				\$ 0.00
26.	Patents, co	pyrights, trade	marks, trade secrets, and c	other intellectual property	•
				royalties and licensing agreements	
	No.				
	Yes.	Describe			
		Becombo			\$ 0.00
27.	Licenses f	ranchises, and	other general intangibles		Ψ
				association holdings, liquor licenses, professional licenses	
	No.	5 1	-,p-:	J , 1 , , , , , , , , , , , , , , , , ,	
	<b>=</b> .,	Describe			
	Yes.	กรอดเทศ			\$ 0.00
					Ψ0.0

Sara Debtor 1

Case 18-15507 Doc 1

Desc Main

First Name

Middle Name

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Моі	ney or prop	erty owed to you	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	No. Yes.	Describe		\$ 0.00
29.	Family sup Examples: I	•	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	<u> </u>
	Yes.	Describe		s 0.00
30.	Examples: I	ırity benefits; unpai	bwes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	4 <u></u>
	Yes.	Describe		\$0.00
31.	Examples: I	insurance polici Health, disability, o Describe	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes.	Describe	Term life insurance. dependent children are beneficiaries	s 0.00
32.	If you are th		at is due you from someone who has died iiving trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	\$ <u> </u>
	Yes.	Describe		\$0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	
	Yes.	Describe		\$0.00
34.	No.	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	
	_			\$0.00
35.	No.	ial assets you d	id not already list	
	Yes.	Describe		\$0.00
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached	<u> </u>
	for Part 4. V	Vrite that numbe	er here>	\$20,368.00
P	art 5:	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No.	n or have any le	gal or equitable interest in any business-related property?	
	Yes.			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts r	eceivable or co	mmissions you already earned	
	Yes.	Describe		\$0.00

Debtor 1

Middle Name

First Name

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Document Page 14 of 54 Pumber (if known) Case 18-15507 Doc 1 Desc Main Sara

39. Office equipment, furnishings, and supplies  Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  No.	
Yes. Describe	\$ <u>0.0</u> 0
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade  No.	
Yes. Describe	\$ 0.00
41. Inventory  No.	
Yes. Describe	
42. Interests in partnerships or joint ventures	\$ <u>0.0</u> 0
No. Name of Entity and Percent of Ownership:  Yes. Describe	
43. Customer lists, mailing lists, or other compilations	\$0.00
No.	
Yes. Describe	\$0.00
44. Any business-related property you did not already list  No.	
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
	\$ 0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals	\$ <u>0.0</u> 0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.	\$ <u>0.0</u> 0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe	\$ <u>0.0</u> 0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.	<u></u>
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested	<u></u>
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.	\$ <u>0.0</u> 0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$0.00 \$0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  50. Farm and fishing supplies, chemicals, and feed	\$ <u>0.0</u> 0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe	\$0.00 \$0 \$0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe  51. Any farm- and commercial fishing-related property you did not already list	\$0.00 \$0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe	\$0.00 \$0 \$0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.	\$0.00 \$0 \$0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe  51. Any farm- and commercial fishing-related property you did not already list No.	\$0.00 \$000 \$000 \$000

Debtor 1

Sara

Desc Main

First Name

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Describe All Property You Own or Have an Interest in That You Did Not List Abo	ove	
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No.		
Yes. Describe		\$
54. Add the dollar value of all of your entries from Part 7. Write that number here	\$0.00	
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 15,381.00	
57. Part 3: Total personal and household items, line 15	\$ 3,400.00	
58. Part 4: Total financial assets, line 36	\$ 20,368.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 39,149.00	\$ 39,149.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$39,149.00

Official Form 106A/B Page 6 of 6 Record # 758162 Schedule A/B: Property

Fill in this in	nformation to ident	tify your case:	
Debtor 1	Sara	Christine	Olson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		(State)
(If known)			

## Official Form 106C

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	ming state and federal nonbankrupt		§ 522(b)(3)	
You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
or any propert	ry you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
rief escription:	2013 Ford Explorer with over 89,000 miles.	\$ <u>15,381</u>	\$ _ 2,400	735 ILCS 5/12-1001(c)
ine from chedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
rief escription:	Furniture, linens, small appliances, table & chairs, bedroom set,	<sub>\$_</sub> 1,500	\$ _ 1,500	735 ILCS 5/12-1001(b)
ine from chedule A/B:	refrigerator, dishwasher, freezer, range oven, washer/dryer		100% of fair market value, up to any applicable statutory limit	
rief escription:	4 TVs, 2 DVD/blu-ray players, 1 gaming system, printer, 2 cell phones	\$1,500	\$ _ 1,500	735 ILCS 5/12-1001(b)
ine from Cchedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
rief escription:	Everyday clothes, shoes, accessories	\$_300	\$_300	735 ILCS 5/12-1001(a),(e)
ine from chedule A/B:	11		100% of fair market value, up to any applicable statutory limit	

Dogument

Page 17 of 54 Case Number (if known)

Debtor 1 Sara Christine Last Name First Name Middle Name

	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
rief escription:	Everyday jewelry	\$100	\$_100	735 ILCS 5/12-1001(a),(e)
ne from chedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
rief escription:	Checking Account, First Midwest, 1,100.00	\$1,100	\$_1,000	735 ILCS 5/12-1001(b)
ne from chedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
ief scription:	401(k) or similar plan, American Funds 403b, 19,117.00	\$ <u>19,117</u>	\$	735 ILCS 5/12-1006
ne from chedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
ief scription:	Bright directions	\$_5,808	\$_5,808	735 ILCS 5/12-1001(j)
ne from hedule A/B:	24		100% of fair market value, up to any applicable statutory limit	
ef scription:	Term life insurance. dependent children are beneficiaries	\$Unknown	\$	215 ILCS 5/238
ne from	31		100% of fair market value, up to any applicable statutory limit	
-	stment on 4/01/19 and every 3 year		or after the date of adjustment .)	
No.  Yes. Did you  No		rs after that for cases filed on		
No. Yes. Did you	stment on 4/01/19 and every 3 year	rs after that for cases filed on		

Fill in this in	Caso 19 formation to iden		oc 1 - Eilad 05/2	20/19 Entor	ed 05/30/18 8 of 54	3 11:13:01	Desc Main	
Debtor 1	Sara	Christir	ne Olso	n				
202101	First Name	Middle Name	Last Nam	ie				
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Nam	e				
United States	Bankruptcy Court for	the : <u>NORTHERN</u>						
Case Number			(State)				Check if this	s is an
(If known)							amended fi	ling
Official Fo	orm 106D							
Schedule	D: Credito	rs Who Have	Claims Secure	ed by Proper	tv			12/15
1. Do any cred No. Ch Yes. Fil	ditors have claim	nation below.		edules. You have no	thing else to report	on this form.		
Part 1:	list All Secured Cia	aims				Column A	Column A	Column C
for each cl	aim. If more than	one creditor has a p	an one secured claim, list articular claim, list the othe al order according to the c	er creditors in Part 2.	у	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2.1 Financia	al PLUS CU		Describe the property	that secures the clain	n:	<b>\$</b> 17,089.00	\$ <u>15,381.00</u>	<b>\$</b> _1,708.00
Creditor's I 800 Che Number	Name estnut St Street		2013 Ford Explorer w	ith over 83,000 miles				
			As of the date you file	, the claim is: Check a	ll that apply.	_		
Ottowa		II 64250	Contingent					
Ottawa City		IL 61350 State Zip Code	Unliquidated					
			Disputed					
Who owes	the debt? Check or	ne.	Nature of Lien. Check	all that apply. ade (such as mortgage	or secured			
Debtor 2	•		car loan)	ade (such as mortgage	or secured			
=	1 and Debtor 2 only		_	as tax lien, mechanic's lie	en)			
=	one of the debtors a	nd another	Judgment lien from a		,			
			Other (including a rig	ht to offset)				
	if this claim relates inity debt	s to a						
	-	2016-06-21	Last 4 digits of accour	nt number <u>042</u>	<u>1</u>			
Part 2:	ist Others to Be N	otified for a Debt Tha	nt You Already Listed					
trying to collect	from you for a de	bt you owe to someo	out your bankruptcy for a d ne else, list the creditor in l Part 1, list the additional c	Part 1, and then list th	e collection agency	here. Similarly, if yo	u have more	

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>17,089.00</u>

Fill in Abia in			ilad 05/20/10	Entered 05/30/18 11:13:01	Desc Main	
FIII IN THIS IN	formation to identify your	case:		9 of 54		
Debtor 1	Sara	Christine	Olson			
	First Name	Middle Name	Last Name			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the :N	ORTHERN District of _	ILLINOIS (State)		_	
Case Number	Г				Check if this is an	
(If known)					amended filing	
Official F	<u>orm 106E/F</u>					
Schedule	E/F: Creditors W	/ho Have Uns	ecured Claims	<b>i</b>	1	12/15
/B: Property ( reditors with p eeded, copy th op of any addit	Official Form 106A/B) and opartially secured claims that	on Schedule G: Execu at are listed in Schedu number the entries in me and case number	utory Contracts and Une tle D: Creditors Who Hav In the boxes on the left. A	a claim. Also list executory contracts on <i>Sched</i> expired Leases (Official Form 106G). Do not inclive Claims Secured by Property. If more space is Attach the Continuation Page to this page. On the	lude any s	
1. Do any cre	ditors have priority unsecu	ured claims against yo	——————————————————————————————————————			
	o to Part 2.					
Yes.						
each claim nonpriority unsecured	listed, identify what type of amounts. As much as poss claims, fill out the Continual	claim it is. If a claim ha ible, list the claims in a tion Page of Part 1. If n	ns both priority and nonpr Iphabetical order accordi nore than one creditor ho	secured claim, list the creditor separately for each riority amounts, list that claim here and show both ing to the creditor's name. If you have more than tolds a particular claim, list the other creditors in Payerian booklet.)	priority and wo priority	
(For an exp	planation of each type of cla	im, see the instructions	FIOR THIS TOTAL III THE INSUL	Total claim	Priority Nonpriority	
					amount amount	
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claims				
3. Do any cre	ditors have nonpriority un	secured claims agains	st you?			
No. Yo	ou have nothing to report in t	this part. Submit this fo	orm to the court with your	r other schedules.		
4. List all of y	our nonpriority unsecured	claims in the alphabe	tical order of the credit	or who holds each claim. If a creditor has more t	han one	
included in		editor holds a particular		listed, identify what type of claim it is. Do not list of litors in Part 3.If you have more than three nonprious		
	· ·			NI II I	Total claim	
4.1 AMEX Creditor's	Name	Last 4 (	digits of account number	NULL	\$ <u>14,298.00</u>	-
	297871	When v	vas the debt incurred?	2016-2017		
Number	Street					
			ne date you file, the claim	is: Check all that apply.		
Fort Lau	uderdale FL 3	3329	tingent			
City		Zip Code	quidated outed			
Debtor	the debt? Check one.	Ш				
Debtor	•	Type of	f NONPRIORITY unsecure	ed claim:		
Debtor	1 and Debtor 2 only	Stud	dent loans.			
At least	one of the debtors and another	Obli	gations arising out of a sepa	aration agreement or divorce		
Check	if this claim relates to a	that	you did not report as priority	/ claims		
	unity debt	Deb	ts to pension or profit-sharing	g plans, and other similar debts		
	m subject to offest?	_	0	or Cradit Has		
No		Othe	er. Specify <u>Credit Card o</u>	or Credit Use		

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Case Number (if known) Document Sara Christine Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.2	Barclays BANK Delaware	Last 4 digits of account number	NULL	<b>\$</b> _14,673.00
	Creditor's Name Po Box 8803	When was the debt incurred?	2014-2018	
	Number Street	when was the dest incurred:		
			Oh ada all that are la	
		As of the date you file, the claim is:	Спеск ан тлат арргу.	
	Wilmington DE 19899	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only	- (110117107171		
	Debtor 2 only	Type of NONPRIORITY unsecured of Student loans.	ciaim:	
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	-	
	community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?			
	No	Other. Specify Credit Card or 0	Credit Use	
	Yes	_		
4.3	BK OF AMER	Last 4 digits of account number	NULL	\$ <u>3,377.00</u>
	Creditor's Name Po Box 982238	When was the debt incurred?	2017-2018	
	Number Street	When was the debt incurred:	<del></del>	
	Number Sueet			
		As of the date you file, the claim is:	Check all that apply.	
	El Paso TX 79998	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati that you did not report as priority cla	-	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?	Debts to pension of profit-sharing p	and other similar debts	
	No	Other. Specify Credit Card or 0	Credit Use	
	Yes	•		
4.4	CAP1/Bergn	Last 4 digits of account number	NULL	\$ <u>0.00</u>
	Creditor's Name	When were the debat	1999-2012	
	26525 N Riverwoods Blvd	When was the debt incurred?	1555 2012	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Mettawa IL 60045	Contingent		
	City State Zip Code	Unliquidated		
1	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati	-	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	ians, and other similar debts	
	No	Other. Specify Credit Card or (	Credit Use	
	Yes	Other. SpecifyOreatt Card of t	Olodit Ood	

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Case Number (if known) Document Sara Christine Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

sting any entries on this page, number them	beginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim
CAP1/Bstby	Last 4 digits of account number _	NULL	\$ <u>0.00</u>
Creditor's Name		2009-2013	
26525 N Riverwoods Blvd	When was the debt incurred?	2009-2013	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent		
Mettawa IL 60045	Unliquidated		
City State Zip Code	Disputed		
Vho owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans.		
At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl	laims	
community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
s the claim subject to offest?			
No	Other. Specify Credit Card or	Credit Use	
Yes			
CAP1/Marcs	Last 4 digits of account number _	NULL	\$ <u>213.00</u>
Creditor's Name		2011-2013	
Po Box 30253	When was the debt incurred?	2011-2013	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent		
Salt Lake City UT 84130	Unliquidated		
City State Zip Code	Disputed		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans.		
At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl	laims	
community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
s the claim subject to offest?			
No	Other. Specify Credit Card or	Credit Use	
Yes			
Capitalone	Last 4 digits of account number _	<u>NULL</u>	<u>\$ 11,932.00</u>
Creditor's Name		2016-2018	
15000 Capital One Dr	When was the debt incurred?	2010-2010	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent		
Richmond VA 23238	Unliquidated		
City State Zip Code	Disputed		
Who owes the debt? Check one.	Ш Бізраіва		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans.		
At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl	laims	
community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
s the claim subject to offest?	_		
No	Other. Specify Credit Card or	Credit Use	
Yes			

Filed 05/30/18 Entered 05/30/18 11:13:01 Desc Main Case 18-15507 Doc 1 Page 22 of 54 Case Number (if known) **Document** Sara Christine Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 48 CITI **\$** 1.398.00

4.8		Last 4 digits of account numberNOLL	¥_1,000.00
	Creditor's Name		
	Po Box 6241	When was the debt incurred? 2014-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57117		
	City State Zip Code	Unliquidated	
١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
		T. (NONDERONIE)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 1		that you did not report as priority claims	
'	Check if this claim relates to a		
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	<u>_</u>	
	No	Other. Specify Credit Card or Credit Use	
	Yes	<del>_</del>	
4.9	Comenitybank/Victoria	Last 4 digits of account number NULL	\$ 1,322.00
4.8	Creditor's Name		<del>*</del> _
		When was the debt incurred? 1997-2018	
	Po Box 182789	when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Columbus OH 43218	Contingent	
		Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
`			
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4 12	Financial PLUS CU	Last 4 digits of account number 0004	\$ 1.00
4.10		Last 4 digits of account number 0004	φ_1
	Creditor's Name	When was the debt incurred? 2010-2015	
	800 Chestnut St	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Ottowo II 04050	Contingent	
	Ottawa IL 61350	Unliquidated	
١.	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	<b>□</b>	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	<del>_</del>	
	No		
	=	Other. Specify	
	Yes		

Christia -	Document Pa	ge 23 of 54	Desc Main
1 Sara Chrisune First Name Middle Name	Last Name	Case Number (If known)	
Your NONPRIORITY Unsecured Claims -			
isting any entries on this page, number them		so forth.	Total Claim
Kohls/Capone	Last 4 digits of account number	NULL	<b>\$</b> _216.00
Creditor's Name		0044 0040	
N56 W 17000 Ridgewood Dr	When was the debt incurred?	2011-2018	
Number Street			
	As of the date you file, the claim is:	Check all that apply.	
Menomonee Falls WI 53051	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
Debtor 1 and Debtor 2 only	Student loans.		
At least one of the debtors and another	Obligations arising out of a separation		
Check if this claim relates to a	that you did not report as priority claim		
community debt s the claim subject to offest?	Debts to pension or profit-sharing plar	ns, and other similar debts	
No	Other, Specify Credit Card or Cr	radit Llea	
Yes	Other. Specify Credit Card or Cr	edit OSE	
Syncb/BP DC	Last 4 digits of account number	NULL	<b>\$</b> 645.00
Creditor's Name		<del></del>	•
Po Box 965024	When was the debt incurred?	2008-2018	
Number Street			
	As of the date you file, the claim is: 0	Check all that apply.	
	Contingent		
Orlando FL 32896	Unliquidated		
City State Zip Code  Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured cla	nim:	
Debtor 1 and Debtor 2 only	Student loans.		
At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
Check if this claim relates to a	that you did not report as priority claim	ns	
community debt	Debts to pension or profit-sharing plar	ns, and other similar debts	
s the claim subject to offest?			
No	Other. Specify Credit Card or Cr	edit Use	
L Yes		NI II I	. 0 000 00
Syncb/TJX COS DC	Last 4 digits of account number	_ <u>NULL</u>	\$ <u>2,028.00</u>
Creditor's Name Po Box 965005	When was the debt incurred?	2017-2018	
Number Street	THICH Was the dept incurred?		
Nambol Olibet			
	As of the date you file, the claim is: 0	Check all that apply.	
Orlando FL 32896	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
Debtor 1 and Debtor 2 only	Student loans.		
At least one of the debtors and another	Obligations arising out of a separation	agreement or divorce	
Check if this claim relates to a	that you did not report as priority clain		
community debt	Debts to pension or profit-sharing plan	ns, and other similar debts	
s the claim subject to offest?		andit Llan	
No Yes	Other. Specify Credit Card or Cr	eait USE	

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Sara Debtor 1

Christine

**Document** 

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50,103.00

Add the Amounts for Each Type of Unsecured Claim

Add the am	ounts for each type of unsecured claim.		
			Total claim
Total claims	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$50,103.00

6j. Total. Add lines 6f through 6i.

Fil	l in this in	Caso 19		ilod 05/20/19		ed 05/30/18 11:13:01 5 of 54	. Desc Main	
		Soro	Christina	Oleon		0 01 0 1		
De	ebtor 1	Sara First Name	Christine  Middle Name	Olson Last Name	_			
De	ebtor 2				_			
(Sp	oouse, if filing)	First Name	Middle Name	Last Name				
Ur	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of <u>IL</u>	_LINOIS (State)				
	ase Number			-			Check if this is a amended filing	an
		orm 106C					amended ming	
		orm 106G	ory Contracts and l					12/15
nformadditi  1. D	nation. If monal pages to you hav No. Cho Yes. Fill	nore space is needs, write your name e any executory each this box and so in all of the informely each person ely each person	eded, copy the additional page, to the and case number (if known).  contracts or unexpired leases?  submit this form to the court with your action below even if the contracts or company with whom you have	your other schedules. Your other schedules. Your ether schedules are listed in	entries, and a  You have noth  Schedule A  e. Then state	y responsible for supplying correction it to this page. On the top of the top	f any r (for	
	nexpired le		hom you have the contract or le	ase		State what the contract or lea	ase is for	
2.1								
	Name							
	Number	Street						
	City		State Zip C	ode	_			
2.2	,							
2.2	Name				_			
					_			
	Number	Street						
	City		State Zip C	ode	_			
2.3								
	Name				_			
	Number	Street			_			
	City		State Zip C	odo	_			
	City		State Zip C	ode				
2.4					_			
	Name							
	Number	Street						
	City		State Zip C	ode	_			
2.5								
	Name				_			
	Number	Street			_			

State Zip Code

City

Official Form 106G

Fill in this in	nformation to ider	ntify your case:	
Debtor 1	Sara	Christine	Olson
	First Name	Middle Name	Last Name
Debtor 2	·		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, wri	e your name and case number (if know	n). Answer every questi	on.
1. <b>D</b>	o you have any cod	ebtors? (If you are filing a joint case, do	not list either spouse as a	codebtor.)
	No.			
	Yes			
	=	s, have you lived in a community prope aho, Lousiiana, Nevada, New Mexico, Pu		ommunity property states and territories include gton, and Wisconsin.)
	No. Go to line 3.			
	Yes. Did your spo	use, former spouse, or legal equivalent li	ive with you at the time?	
		community state or territory did you live	?	Fill in the name and current address of that person.
	Name of your spo	ise, former spouse or legal equivalent		
	Number Str	pet		
	City	State	Zip Coo	le
s	Schedule D (Official I	form 106D), Schedule E/F (Official Formedule G to fill out Column 2.	-	Column 2: The creditor to whom you owe the debt  Check all schedules that apply:
3.1				Schedule D, line
	Name			Schedule E/F, line
	Number Stree	:		Schedule G, line
	City	State	Zip Code	_
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Stree			Schedule G, line
	City	State	Zip Code	
3.3				Schedule D, line
	Name			Schedule E/F, line
	Number Stree			Schedule G, line
	City	State	Zip Code	

Official Form 106H Record # 758162 Schedule H: Your Codebtors Page 1 of 1

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Fill in this in	formation to identi	ify your case:		0.0.	
Debtor 1	Sara	Christine	Olson	$\Box$	
	First Name	Middle Name	Last Name		
Debtor 2					
Spouse, if filing)	First Name	Middle Name	Last Name		
United States Case Number		the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS	Ola	and Making to
(If known)			_	Che	eck if this is:
				-   ∟	An amended filing
				—	A supplement showir
					chapter 13 income a

Official Form 106I

MM / DD / YYYY

### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Describe Employment				
	your employment nation		Debtor 1		Debtor 2 or non-filing spouse
attac inforr	have more than one job, ha separate page with nation about additional oyers.	Employment status	X Employed  Not employed		Employed  Not employed
	de part-time, seasonal, or employed work.	Occupation	Teacher		
	pation may Include student memaker, if it applies.	Employers name	Nettle Creek Elem	entary	
		Employers address	8820 N Scott Scho	ool Road	
			Morris, IL 60450		,
		How long employed there?	Since 3/1/2001		
Part 2:	Give Details About Monthly				
Estin spou	nate monthly income as of the se unless you are separated. or your non-filing spouse have	e date you file this form. If you have more than one employer, combine, attach a separate sheet to this form.	ne the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
		and commissions (before all pay alculate what the monthly wage wo		\$4,181.58	\$0.00
3. Esti	mate and list monthly overtim	ne pay.		\$0.00	\$0.00
4. Calc	ulate gross income. Add line	2 + line 3.		\$4,181.58	\$0.00

 Official Form 106I
 Record #
 758162
 Schedule I: Your Income
 Page 1 of 2

Page 28 of 54
Case Number (if known) Document Christine Sara Debtor 1 First Name Last Name

				For Debtor 1		Debtor 2 or -filing spouse		
	Copy	y line 4 here	4.	\$4,181.58		\$0.00		
5. <b>Li</b>		payroll deductions:	_					
		ax, Medicare, and Social Security deductions	5a.	\$552.08		\$0.00		
		Mandatory contributions for retirement plans	5b. —	\$120.00	_	\$0.00		
	5c. <b>V</b>	oluntary contributions for retirement plans	5c. —	\$0.00		\$0.00		
	5d. <b>F</b>	Required repayments of retirement fund loans	5d. —	\$0.00		\$0.00		
		nsurance	5e. 	\$14.34		\$0.00		
		Omestic support obligations	5f. —	\$0.00		\$0.00		
	5g. <b>L</b>	Inion dues	5g. 	\$67.42	_	\$0.00		
		Other deductions. Specify:	5h. —	\$0.00		\$0.00		
		<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. 	\$753.84		\$0.00		
7. <b>C</b> a	lcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,427.74		\$0.00		
8. <b>Li</b> s	st all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 800.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g. 	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. —	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$800.00	_	\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$4,227.74	. [	\$0.00		\$4,227.74
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	<del>+ -,=====</del>		40.00		¥ 1,==111 1
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependent ot available to				11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•	t onelle		12.	\$4,227.74
12		e that amount on the Summary of Schedules and Statistical Summary of Ce		s and Related Data, if	ι applies	i	12.	ψ4,441.14
13.	<u>x</u>	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	f					

	iorination to identify your ca					
Debtor 1  Debtor 2 (Spouse, if filing)  United States Case Number (If known)  Official Formula  Be as complete more space is revery question.  Part 1: D  1. Is this a join  X No. G	Sara  First Name  First Name  Bankruptcy Court for the :NOI  Orm 106J  e J: Your Experiment of the second of t	Christine  Middle Name  Middle Name  RTHERN DISTRICT OF II  The state of the state	are filing together, both a	AI A	· · · · -	or 2 because Debtor 2 sehold.  12/15  mation. If
2. Do you h  Do not lis  Debtor 2.	No. Yes. Debtor 2 must file  wave dependents?  It Debtor 1 and  ate the dependents'	a separate Schedule J  No  X Yes. Fill out thi	s information for	Dependent's relation: Debtor 1 or Debtor 2  Daughter  Daughter	Ship to Dependent's age 15	Does dependent live with you?  No X Yes  No X Yes
expenses	expenses include s of people other than and your dependents?	X No Yes				X No Yes X No Yes X No Yes Yes Yes
yoursen	and your dependents:					
Estimate your expenses as of the applicable Include expens	stimate Your Ongoing Monthly expenses as of your bankru f a date after the bankruptcy date. ses paid for with non-cash g ance and have included it or	ptcy filing date unless is filed. If this is a su overnment assistance	pplemental <i>Schedule J</i> , o	check the box at the top	•	Your expenses
any rent	al or home ownership exper for the ground or lot. :luded in line 4:	nses for your residenc	ce. Include first mortgage	payments and	4.	\$0.00
4a. Rea	al estate taxes				4a.	\$0.00
4b. Pro	pperty, homeowner's, or rente	r's insurance			4b.	\$0.00
	me maintenance, repair, and				4c.	\$50.00
4d. Ho	meowner's association or cor	ndominium dues			4d.	\$0.00

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Document Sara Christine Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name

			Your expens	ses
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
3.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$291.00
	6b. Water, sewer, garbage collection	6b.		\$148.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$271.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$867.00
3.	Childcare and children's education costs	8.		\$320.00
9.	Clothing, laundry, and dry cleaning	9.		\$250.00
10.	Personal care products and services	10.		\$85.00
11.	Medical and dental expenses	11.		\$125.00
12.	Transportation. Include gas, maintenance, bus or train fare.	12.		\$395.00
	Do not include car payments.			
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$110.00
14.	Charitable contributions and religious donations	14.		\$0.00
5.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$125.00
	15b. Health insurance	15b.		\$343.00
	15c. Vehicle insurance	15c.		\$111.00
	15d. Other insurance. Specify:	15d.		\$0.00
6.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
7.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$490.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.		\$0.00
9.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
			\$	0.00

Official Form 106J Record # 758162 Schedule J: Your Expenses Page 2 of 3 Case 18-15507 Doc 1 Filed 05/30/18 Entered 05/30/18 11:13:01 Desc Main Document Page 31 of 54

Christine Sara Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$175.00 Pet Care (\$75.00), Brightstart (\$100.00), 21. 21. Other. Specify: \$4,156.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$4,227.74 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$4,156.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$71.74 Subtract your monthly expenses from your monthly income. 23c. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Yes. Explain Here:

 Official Form 106J
 Record #
 758162
 Schedule J: Your Expenses
 Page 3 of 3

## Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NO	T an attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have rea correct.	ad the summary and schedules filed with this declaration and that they are true and
★ /s/ Sara Christine Olson	<b>x</b>
Signature of Debtor 1	Signature of Debtor 2
Date 05/30/2018 MM / DD / YYYY	Date

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Fill in this i	nformation to iden	tify your case:		
Debtor 1	Sara	Christine	Olson	
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
I IitI Ott	- Dl	- 4b NODTHEDN District of	II I INOIC	
United States	s Bankruptcy Court to	r the : <u>NORTHERN</u> District of _	(State)	
Case Numbe	er		_	
(If known)				

## Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number Part	(if known). Answer every question.  Give Details About Your Marital Status and Wher	e You Lived Before						
	nat is your current marital status?  Married  Not married							
	During the last 3 years, have you lived anywhere other than where you live now?  No.  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.							
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there				
	231 W Armstrong St., Seneca, IL 61360	FROM 09/2013 To 6/2016	Same as Debtor 1	Same as Debtor 1				
	120 W Douglas St., Seneca, IL 61360	From 7/2016 To 8/2017	Same as Debtor 1	Same as Debtor 1				
03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  ■ No.  ■ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).								

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Did you have any income from emplifiling in the total amount of income you if you are filing a joint case and you have any income from emplifiling a joint case and you have any income from emplifiling a joint case and you have are filing a joint case and the gross income and other public benefit payments; per winnings. If you are filing a joint case and other public benefit payments; per winnings. If you are filing a joint case and the gross income and the gross income and the gross income have a filing a joint case and the gross	until y:	from all jobs and all busines	ss during this year or the two	ties.	Gross income (before deductions and exclusions)
Fill in the total amount of income you If you are filing a joint case and you have a filing a joint case a fill you receive any other income during a joint case and other public benefit payments; pe winnings. If you are filing a joint case a filing a joint case a fill yes. Fill in the details  From January 1 of current year to the date you filed for bankruptcy.  For last calendar year:	until y:	from all jobs and all business ne that you receive together,  Debtor 1  Sources of income Check all that apply  Wages, commissions, bonuses, tips	ses, including part-time activit , list it only once under Debtor  Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply	(before deductions and
From January 1 of current year use the date you filed for bankruptcy.  For last calendar year: (January 1 to December 31, 2017)  For the calendar year before that (January 1 to December 31, 2016)  Did you receive any other income durinclude income regardless of whether and other public benefit payments; pewinnings. If you are filing a joint case with the date source and the gross income.  No.  Yes. Fill in the details  From January 1 of current year use the date you filed for bankruptcy.	y: 	Sources of income Check all that apply  Wages, commissions, bonuses, tips	(before deductions and exclusions)	Sources of income Check all that apply	(before deductions and
From January 1 of current year of the date you filed for bankruptcy  For last calendar year: (January 1 to December 31, 2017)  For the calendar year before that (January 1 to December 31, 2016)  Did you receive any other income do Include income regardless of whether and other public benefit payments; pe winnings. If you are filing a joint case List each source and the gross income No.  Yes. Fill in the details  From January 1 of current year of the date you filed for bankruptcy	y: 	Sources of income Check all that apply  Wages, commissions, bonuses, tips	(before deductions and exclusions)	Sources of income Check all that apply	(before deductions and
For last calendar year: (January 1 to December 31, 2017)  For the calendar year before that (January 1 to December 31, 2016)  Did you receive any other income do Include income regardless of whether and other public benefit payments; pe winnings. If you are filing a joint case List each source and the gross income No.  No.  Yes. Fill in the details  From January 1 of current year to the date you filed for bankruptcy	y: 	Sources of income Check all that apply  Wages, commissions, bonuses, tips	(before deductions and exclusions)	Sources of income Check all that apply	(before deductions and
For last calendar year: (January 1 to December 31, 2017)  For the calendar year before that (January 1 to December 31, 2016)  Did you receive any other income do Include income regardless of whether and other public benefit payments; pe winnings. If you are filing a joint case List each source and the gross income No.  No.  Yes. Fill in the details  From January 1 of current year to the date you filed for bankruptcy	y: 	bonuses, tips	\$18,817	Wages, commissions,	
For last calendar year: (January 1 to December 31, 2017)  For the calendar year before that (January 1 to December 31, 2016)  Did you receive any other income du Include income regardless of whether and other public benefit payments; pe winnings. If you are filing a joint case with the cach source and the gross income No.  No.  Yes. Fill in the details  From January 1 of current year up the date you filed for bankruptcy.		_			
For the calendar year before that (January 1 to December 31, 2016)  Did you receive any other income du Include income regardless of whether and other public benefit payments; pe winnings. If you are filing a joint case List each source and the gross incom  No.  Yes. Fill in the details  From January 1 of current year up the date you filed for bankruptcy	7)			bonuses, tips  Operating a business	
For the calendar year before that (January 1 to December 31, 2016)  Did you receive any other income do Include income regardless of whether and other public benefit payments; pe winnings. If you are filing a joint case. List each source and the gross income No.  No.  Yes. Fill in the details  From January 1 of current year up the date you filed for bankruptcy.	7)	Wages, commissions,	\$48,740	Wages, commissions,	
Did you receive any other income do Include income regardless of whether and other public benefit payments; pe winnings. If you are filing a joint case.  List each source and the gross income.  No.  Yes. Fill in the details  From January 1 of current year up the date you filed for bankruptcy.	')	bonuses, tips  Operating a business		bonuses, tips  Operating a business	
Did you receive any other income du Include income regardless of whether and other public benefit payments; pe winnings. If you are filing a joint case List each source and the gross income No.  Yes. Fill in the details  From January 1 of current year unthe date you filed for bankruptcy		Wages, commissions, bonuses, tips	\$40,000 (appx)	Wages, commissions, bonuses, tips	
Include income regardless of whether and other public benefit payments; pe winnings. If you are filing a joint case.  List each source and the gross income.  No.  Yes. Fill in the details  From January 1 of current year use the date you filed for bankruptcy.  For last calendar year:	0)	Operating a business		Operating a business	
From January 1 of current year uthe date you filed for bankruptcy	ie from ea	ch source separately. Do no	it include income that you liste	ed in line 4.	
the date you filed for bankruptcy  For last calendar year:		Debtor 1		Debtor 2	
the date you filed for bankruptcy		Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
For last calendar year:	until	Child support	\$4,000		
-	y:				
(January 1 to December 31, 2017		Child support	\$2,800		
	7)				
art 3: List Certain Payments You Ma					
	lade Befor	re You Filed for Bankruptcy			
	lade Befor	re You Filed for Bankruptcy			
	lade Befor	re You Filed for Bankruptcy			
	lade Befor	re You Filed for Bankruptcy			
	lade Befor	re You Filed for Bankruptcy			

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Olson

Case Number (if known) \_ First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Financial PLUS CU 800 Chestnut \$ 15,640 Monthly \$ 1,449 Mortgage Car St Ottawa IL 61350 Credit card Loan repayment Suppliers or vendors Other Monthly \$5,010 \$226,085 Mortgage Name Car Address1 Credit card Address 2 Loan repayment City, State Zip Suppliers or vendors Other \_ Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe

Sara

Debtor 1

Christine

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Debtor 1	Sara	Christine	Olson		Case Number (if known)		
	First Name	Middle Name	Last Name				
ar	hin 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited insider?  ude payments on debts guaranteed or cosigned by an insider.						
	No.						
_	Yes. List all paymer	ate to an incider					
L	Tes. List all paymer	its to all insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this p	· <del>-</del>
Part		actions, Repossessions, and Fo					
Lis	•	u filed for bankruptcy, were yo cluding personal injury cases, ract disputes.			-	ort or custody	
	No.						
Г	Tes. Fill in the detai	ils.					
_	-		Nature of the case	Court o	or agency	State	us of the case
	•	u filed for bankruptcy, was any d fill in the details below.	y of your property rep	ossessed, foreclosed, ç	garnished, attached, seize	d, or levied?	
	No. Go to line 11						
	Yes. Fill in the infor	mation below.					
	-	you filed for bankruptcy, did yment because you owed a c	-	ng a bank or financial	institution, set off any ar	nounts from your ac	counts
	_						
	No. Go to line 11	mation bolow					
_	Yes. Fill in the information	ou filed for bankruptcy, was a	any of your proporty	in the necession of a	un assignoo for the bonef	t of croditors a	
	-	er, a custodian, or another o		iii tile possession of a	in assignee for the benefit	t of creditors, a	
	No.						
Ē	Yes.						
Part	<u> </u>	fts and Contributions					
13 <b>W</b>	ithin 2 years before y	you filed for bankruptcy, did	you give any gifts wi	th a total value of mor	e than \$600 per person?		
	No.						
	Yes. Fill in the detai	ils for each gift.					
14 <b>W</b>	ithin 2 years before y	you filed for bankruptcy, did	you give any gifts or	contributions with a t	otal value of more than \$	600 to any charity?	
	No.						
	Yes. Fill in the detai	ils for each gift.					
Part	List Certain Lo	sses					
	ithin 1 year before yo ambling? -	ou filed for bankruptcy or sin	ice you filed for bank	ruptcy, did you lose a	nything because of theft	fire, other disaster,	or
_	No.						
L	Yes. Fill in the detai	ils for each gift.					
Part	7. List Certain Pa	yments or Transfers					
cc	onsulted about seeki	ou filed for bankruptcy, did y ng bankruptcy or preparing a bankruptcy petition prepare	a bankruptcy petition	1?			
Г	No.						
	Yes. Fill in the detai	ils					

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Christine

Debtor 1 Sara Olson Case Number (if known) \_ First Name Middle Name Last Name Party Contact Info Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. \$1,500.00 55 E. Monroe Street #3400 Chicago,IL 60603 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. Description and value of any property transferred Date payment or Amount of payment transfer was made Money National Debt Service 3/2017-3/2018 \$400/month Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Description and value of property Date transfer Describe any property or payments received transferred or debts paid in exchange was made 2/2017 231 Armstrong St., Seneca, IL In consideration of marital settlement Debtor's ex-husband 61360 agreement Person's relationship to you Ex-husband Description and value of property Describe any property or payments received Date transfer transferred or debts paid in exchange was made 120 W Douglass St \$22,000 8/2017 Third Party Person's relationship to you 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift.

Case 18-15507 Doc 1 Filed 05/30/18 Entered 05/30/18 11:13:01 Desc Main Page 38 of 54 Document Sara Christine Olson Case Number (if known) Debtor 1 First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Last balance before Type of account or Date account was instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? **Identify Property You Hold or Control for Someone Else** 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice

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			danionic i ago i	00 01 0 1
Debtor 1	Sara	Christine	Olson	Case Number (if known)
	First Name	Middle Name	Last Name	

26	Have you been a party in any judicial or adm	ninistrative proceeding under any enviro	nmental law? Include settlements and ord	ers.
	No.			
	Yes. Fill in the details.		N. 6.	20.1
		Court or agency	Nature of the case	Status of the case
Pa	Give Details About Your Business or 0	Connections to Any Business		
27	Within 4 years before you filed for bankrupt	cy, did you own a business or have any c	f the following connections to any busine	ess?
	A sole proprietor or self-employed in	a trade, profession, or other activity, eitl	ner full-time or part-time	
	A member of a limited liability compa	any (LLC) or limited liability partnership (	LP)	
	A partner in a partnership			
	An officer, director, or managing exe	cutive of a corporation		
	An owner of at least 5% of the voting	or equity securities of a corporation		
	No. None of the above applies. Go to Par	t 12.		
	Yes. Check all that apply above and fill in	the details below for each business.		
28	Within 2 years before you filed for bankrupt institutions, creditors, or other parties.	cy, did you give a financial statement to a	inyone about your business? Include all f	inancial
	No.			
	Yes. Fill in the details.			
		Date issued		
Pa	rt 12: Sign Below			
i	have read the answers on this Statement of answers are true and correct. I understand the n connection with a bankruptcy case can res 18 U.S.C. §§ 152, 1341, 1519, and 3571.	at making a false statement, concealing	property, or obtaining money or property l	
	<b>★</b> /s/ Sara Christine Olson	×		
	Signature of Debtor 1	Signature of De	otor 2	
	Date 05/30/2018	Date		
	MM / DD / YYYY	MM / D	D / YYYY	
ī	Did you attach additional pages to <i>Your State</i> ■ No	ement of Financial Affairs for Individuals	Filing for Bankruptcy (Official Form 107)?	
	Yes			
ı	Did you pay or agree to pay someone who is	not an attorney to help you fill out bankro	uptcy forms?	
	No			
	Yes. Name of person		Attach the Bankruptcy Petition Preparer's	Notice,
			Declaration, and Signature (C	Official Form 119).

Fill in this i	Caco 19 nformation to ident		d 05/20/19	Entered 05/30/18 11:13:0: 0 of 54	1 Desc Main
	Sara	Christine	Olson		
Debtor 1	Sara First Name	Middle Name	Last Name	_	
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United State	s Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>ILLIN</u>	<u>OIS</u>		
Case Numbe	ar.		(State)		Check if this is an
(If known)	31				amended filing
Official F	orm 108				
Stateme	ent of Inten	tion for Individuals	Filing Und	ler Chapter 7	12/1
creditors ha you have lea You must file t whichever is e If two married Both debtors r Be as complet	ve claims secured ased personal properties form with the control of the control o	ourt extends the time for cause. You gether in a joint case, both are equ the form. hossible. If more space is needed,	our bankruptcy p ou must also sen ally responsible	etition or by the date set for the meeting of cred to the creditors and lessors you list. for supplying correct information.	
For any cre     information	<del>-</del>	ed in Part 1 of Schedule D: Credito	ors Who Have Cl	aims Secured by Property (Official Form 106D)	), fill in the
Identify the	e creditor and the p	roperty that is collateral	What do y secures a	ou intend to do with the property that debt?	Did you claim the property as exempt on Schedule C?
Creditor's	S		Sur	render the property	No
name:	Financial I	PLUS CU	_	ain the property and redeem it	☐ Yes
Dogorinti	on of 2013 Ford	Explorer with over 83,000 miles	Ret	ain the property and enter into a	
Descripti property	Oli Oli — Tarana		— Rea	affirmation Agreement.	
securing	debt:		Ret	ain the property and [explain]:	-
Creditor's	<u> </u>		 ∏ Sur	render the property	 ∏ No
name:				ain the property and redeem it	☐ Yes
Description	on of		Ret	ain the property and enter into a	
property	011 01		Rea	affirmation Agreement.	
securing	debt:		Ret	ain the property and [explain]:	-
Creditor's	S			render the property	
name:				ain the property and redeem it	_ □ Yes
Descripti	on of		Ret	ain the property and enter into a	
property	on or		Rea	affirmation Agreement.	
securing	debt:			ain the property and [explain]:	-
Creditor's	s		 Sur	render the property	
name:				ain the property and redeem it	_ ☐ Yes
Descripti	on of		Ret	ain the property and enter into a	□ ··••
property	0.1 01		Rea	affirmation Agreement.	
securing	debt:		Ret	ain the property and [explain]:	-

Debtor 1

Sara

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First Name

List Your Unexpired Personal Property Leases

For any unevnived neverted property lesse that you listed in Cahadula C. Fur - ut Cantara	to and Unavaired Lagger (Official Form 1966)
For any unexpired personal property lease that you listed in Schedule G: Executory Contrac	
fill in the information below. Do not list real estate leases. Unexpired leases are leases that a	
ended. You may assume an unexpired personal property lease if the trustee does not assum	e it. 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
I accorde mente.	Пма
Lessor's name:	No
Description of leased	Yes
Description of leased	
property:	
Lessor's name:	□ No
	☐ Yes
Description of leased	
property:	
Lessor's name:	□No
	Yes
Description of leased	
property:	
Lessor's name:	□No
Description of leased	_
property:	
Lessor's name:	□No
Description of leased	_
property:	
Lessor's name:	□No
	Yes
Description of leased	
property:	
Lessor's name:	□No
	Yes
Description of leased	
property:	
Part 3: Sign Below	
-	
Under penalty of perjury, I declare that I have indicated my intention about any property of my	estate that secures a debt and any
personal property that is subject to an unexpired lease.	
🗶 /s/ Sara Christine Olson	
Signature of Debtor 1 Signature of Debtor 2	
Dated: 05/30/2018	
Date	-
וווון עם / וווו ווווין שני ווווין	

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	e							
Sara	a Christine	Olson / Debtor				Case No:		
						Chapter:	Chapter 7	
		DISCLOSU	URE OF COMP	ENSATION O	OF ATTORNEY	FOR DEB	STOR	
	npensation p	o 11 U.S.C. § 329(a) and Fed. Bar aid to me within one year before re rendered on behalf of the debto	the filing of the	petition in banl	cruptcy, or agree	d to be paid	l to me, for servi	ces
	For legal	services, I have agreed to accept		\$1,500.00				
	Prior to th	e filing of this statement I have re	eceived	\$1,500.00				
	Balance D	due		\$0.00				
<ol> <li>3.</li> <li>4.</li> <li>5.</li> </ol>	Deb The source I have of my I have of my attack In return for case, incluing a. Analy bankr	or the above-disclosed fee, I have	fy) ne is: fy) isclosed compensationent, together with agreed to render	on with a other h a list of the n legal service f	person or person ames of the peop for all aspects of e debtor in deter	is who are role sharing in the bankrup	not members or a in the compensat otcy	ssociates ion, is
6.		ent with the debtor(s), the above- IOT include any work done post-		es not include t	the following ser	vice:		
			_	RTIFICATION				
		I certify that the foregoing i payment to me for representation	-	-	-	_	or	
		Date: 05/30/2018	/s/	Jonathan Dan	iel Parker			
		Date	Sig	gnature of Attor	rney	_		

758162 Page 1 of 1 Record #

Geraci Law L.L.C. Name of law firm

Date: 2/19/2018

Geraci Law L. G./Illinois Indiana Wiaconsin: 13:01 Desc Main Heads and Street, #340b Chicago, IL 60603 AGE 925.0737 of SUENT CORNER WWW.INFOTAPES.COM Page 4370f Suent Corner WWW.INFOTAPES.COM Record #: 758-162

Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to	pay, by
about oring, a flat fee for services before filling in court of 5 1 200 flat at \$1	
\$ {} per {} starting {} and \${}} I will obtain from	
within 60 days of today. Bankruptcy is time-sensitivel may pay more than this amount to	pre-pa
post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will start preparing your documents as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing in Court is not included in the amount, unless you pay us for it in advance:	pre-filing
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335. Your flat too for parties a few	- 60
- 1000,00 . We will prode the you will all dufterment to repay the \$335 We will advance after filing and for our comices of	1 CIP
- 1 Our on the state of the sta	et .
The year sight a post-ming agreement is entitled voluntary. Voll are not required to retain Geraci Law for post banks under some law.	
The fact that for non-paymonic in you decide fill to Sign a tool for your arrival and the first that the first the first the first that the f	
meeting of creditors and perform ministerial tasks, but you may have to retain someone else for anything not included in the post-f (read next paragraph for what is included)	iling fee
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition, phone calls, emails, web marked and reviewing documents that we requested from you including forces	essanes
and sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill collector decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: misse	
moraling but not minited to objections to exemplified to dismiss, attending trip 3004 exempletions to dismiss of	
and not oppositionly reduced from you, appearance office from pankfringly could with "flat fee" rather than bourly you know is adverse.	
amoso additional work is required and it usually is cheaper but you may choose to pay for our consisce billed bearing at 675 6450 ii.	
The second state of the second	
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retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.	
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Sara Olson (Debtor) (Joint Debtor)	
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 171110	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sara Christine Olson / Debtor Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/30/2018 /s/ Sara Christine Olson

**Sara Christine Olson** 

X Date & Sign

Record # 758162 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

#### **UNITED STATES BANKRUPTCY COURT**

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Sara Ch

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05/30/2018	/s/ Sara Christine Oison	
	Sara Christine Olson	
Dated: 05/30/2018	/s/ Jonathan Daniel Parker	

Attorney: Jonathan Daniel Parker

758162 Form B 201A, Notice to Consumer Debtor(s) Record # Page 2 of 2

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### Language 12: Requipment of All or Fary of the flatte of an Individual with Regular Income (2215 tilling fee. 379 mitenschrientier fee: Intal fee \$310)

Classes 13 is the type of the individuals with regular increase who would like up pay off or pay of their detay up detailined to were a present of them. Year on early eligible for chapter 11 if your deleasts the exceed certain deliar encounts are both in the

Liester attended 11, you though the with the execut a plan to sepay your circlitors all co part at the theory that you mad Property and Alexander there may your house exchings. The presed allowed by the court to repay your delay may be these yours or five yours. depending tipen your follows and other factors. The central their opposite your plan before it ever take offers

After transplicting the payments under your plan, your debts are percently discitatoral except for thousand suggest obligations, most student being certain taxes; mast estendad fires and restriction obligations; errigin debts which are no property fested in your handruptey papers; certain debts for new that cancel death or personal injury; buil certain kine seron accurred abligations.

## Chapter 11: Reorganization (51,167 filing fee, \$550 administrative fee: Total fee 51,717)

Chapter 11 is designed for the reorganization of a business but is also available to continuer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 position should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$100 filing fes, \$75 situalistrative fee: Total fee 5275)

Chapter 12 is designed to permit family farmers and finhermen to repay their debts over a period of time from forme compays and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned form or commercial fishing exernition.

## A Bankruptev Crimes and Availability of Bankruptev Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false path or statement under penalty of perjury, either orally or in writing, in connection with a bankruptey case is subject to a fine, imprisonment, or both. All information supplied by a delator in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section \$21(a)(1) of the Hashroptey Cods requires that you promptly file detailed information regarding your creditors. ensers, liabilities, income, expenses and general financial condition. Your bankruptcy case may be discribed if this information is not filed with the court within the time deadlines set by the Bankrupy A Code, the Bankrupkey Antes, and the local rules of the court. The

Dated 057 30 /2018

X Date & Sign

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Altornoy: Adem Emil Suchy